

Yesterday, Rep. Pete Stark, along with a bipartisan group of Representatives, introduced H.R. 2091, the National Flood Insurance Program Fairness Act. The bill improves the National Flood Insurance Program to require better notice to communities and homeowners when their homes are included in a special flood hazard area, as well as provide homeowners with financial protection when they succeed in having their property removed from base flood elevation classification.

“Last year many of my constituents were placed into a special flood hazard area that would require them to purchase flood insurance that can cost over \$1,000 per year,” Rep. Stark said. “These residents were given little notice of their new financial obligation, throwing their finances into disarray. To avoid these new costs, some of them hired private surveyors to evaluate their land and were able to remove their property from the flood hazard area. In the process of doing so, however, they incurred additional expenses in surveyor costs.”

Rep. Stark continued: “My legislation would ensure that citizens are given proper notice when their property is included in a flood hazard zone and would require better coordination with community officials in this regard. My bill also reimburses residents who successfully challenge such new classification for their homes.”

The National Flood Insurance Fairness Act requires the Director of the Federal Emergency Management Agency (FEMA) to notify homeowners directly by first class mail when their property is affected by changes in the flood insurance rate maps. Currently, the Chief Executive Officer of a community is responsible for making residents aware of flood map changes. Requiring FEMA to notify residents directly expedites the process by eliminating the middleman. The bill also improves on the status quo by elevating the communication from standard mail to certified mail when FEMA contacts the Chief Executive of a community to inform them that flood maps have changed. Finally, the bill requires FEMA to reimburse a resident or property owner for reasonable costs incurred by a surveyor or engineer for a successful request to be removed from the special flood hazard area.

Rep. Stark concluded: “This legislation will help communities work more effectively with FEMA to ensure that residents are given sufficient, fair, and timely notice if they are required to purchase flood insurance. The bill also ensures that homeowners are not held financially liable when they request that their home be removed from the base flood elevation and their request is granted. With colleagues from both sides of the aisle supporting this measure, I hope we can turn this common sense legislation into law.”